

OCT 19 2001

DECLARATION

Attorney Docket No. YOR9-2001-0531(8728-535)

AS A BELOW NAMED INVENTOR, I hereby declare that:

My residence, post office address and citizenship are as stated next to my name.

I believe that I am the original, first and sole (*if only one name is listed below*), or an original, first and joint inventor (*if plural names are listed below*), of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TITLE: A METHOD FOR COMPUTING PAYMENT DISCOUNTS TO ACHIEVE BUDGET-BALANCE IN EXCHANGES

the specification of which either is attached hereto or indicates an attorney docket no. YOR9-2001-0531(8728-535):

was filed in the U.S. Patent & Trademark Office on July 31, 2001 and assigned Serial No. 09/918,990,

and (*if applicable*) was amended on _____,

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability and to the examination of this application in accordance with Title 37 of the Code of Federal Regulations §1.56. I hereby claim foreign priority benefits under Title 35, U.S. Code §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

| | | | <u>Priority Claimed:</u> |
|----------------------|-----------|------------------------|--------------------------|
| (Application Number) | (Country) | (Day/Month/Year filed) | Yes [] No [] |
| (Application Number) | (Country) | (Day/Month/Year filed) | Yes [] No [] |

I hereby claim the benefit under Title 35, U.S. Code, §120 of any United States application(s), or §119(e) of any United States provisional application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of Title 35, U.S. Code, §112, I acknowledge the duty to disclose information material to patentability as defined in Title 37, The Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

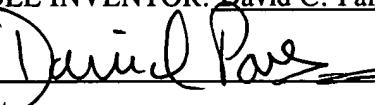
| (Application Serial Number) | (Filing Date) | (STATUS: patented, pending, abandoned) |
|-----------------------------|---------------|--|
| (Application Serial Number) | (Filing Date) | (STATUS: patented, pending, abandoned) |

I hereby appoint the following attorneys: MANNY W. SCHECTER, Reg. No. 31,722; LAUREN C. BRUZZONE, Reg. No. 35,082; CHRISTOPHER A. HUGHES, Reg. No. 26,914; JOHN E. HOEL, Reg. No. 26,279; JOSEPH C. REDMOND, Jr., Reg. No. 18,753; PAUL J. OTTERSTEDT, Reg. No. 37,411; DOUGLAS W. CAMERON, Reg. No. 31,596; STEPHEN C. KAUFMAN, Reg. No. 29,551; DANIEL P. MORRIS, Reg. No. 32,053; LOUIS J. PERCELLO, Reg. No. 33,206; MARIAN UNDERWEISER, Reg. No. 46,134; ROBERT M. TREPP, Reg. No. 25,933; LOUIS P. HERZBERG, Reg. No. 41,500; RICHARD M. LUDWIN, Reg. No. 33,010; MARC A. EHRLICH, Reg. No. 39,966; ROBERT P. TASSINARI, JR., Reg. No. 36,030; and DEREK S. JENNINGS, Reg. No. 41,473, GAIL ZARICK, Reg. No. 43,303; TIMOTHY M. FARRELL, Reg. No. 37,321; each of them of INTERNATIONAL BUSINESS MACHINES CORPORATION, Thomas J. Watson Research Center, P.O. Box 218, Yorktown Heights, New York 10598; to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith and with any divisional, continuation, continuation-in-part, reissue or re-examination application, with full power of appointment and with full power to substitute an associate attorney or agent, and to receive all patents which may issue thereon, and request that all correspondence be addressed to:

Frank Chau, Esq.
F. CHAU & ASSOCIATES, LLP
1900 Hempstead Turnpike, Suite 501
East Meadow, New York 11554
Tel.: 516-357-0091

I HEREBY DECLARE that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 U.S. Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

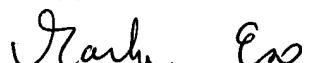
FULL NAME OF FIRST OR SOLE INVENTOR: David C. Parkes Citizenship UNITED KINGDOM

Inventor's signature:  Date: 10/12/01

Residence: Boston, Massachusetts 02116

Post Office Address: 75 Berkeley Street, #3
Boston, Massachusetts 02116

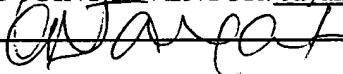
FULL NAME OF SECOND JOINT INVENTOR: Marta Eso Citizenship HUNGARY

Inventor's signature:  Date: 10/3/01

Residence: Peekskill, New York 10566

Post Office Address: 45 Winchester Avenue
Peekskill, New York 10566

FULL NAME OF THIRD JOINT INVENTOR: Jayant R. Kalagnanam Citizenship INDIA

Inventor's signature:  Date: 10/3/2001

Residence: Tarrytown, New York 10591

Post Office Address: 47 Church Street, #2
Tarrytown, New York 10591



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): David C. Parkes, Marta Eso, Jayant R. Kalagnanam

SERIAL NO.: 09/918,990

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FOR: A METHOD FOR COMPUTING PAYMENT DISCOUNTS TO
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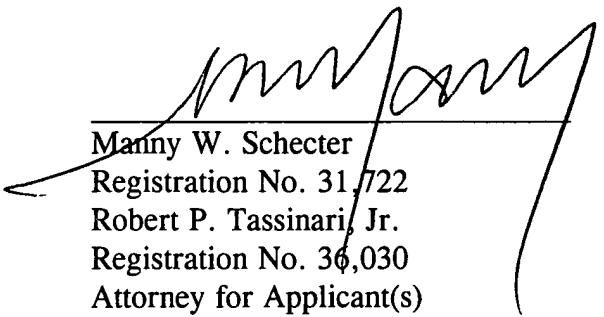
ASSOCIATE POWER OF ATTORNEY

Please recognize **FRANK CHAU**, Reg. No. 34,136; **FRANK V. DeROSA**, Reg. No. 43,584; **GASPARE J. RANDAZZO**, Reg. No. 41,528; **SUSAN PAIK**, Reg. No. 46,347; and **JUAN C. VILLAR**, Reg. No. 34,271; each of them of **F. CHAU & ASSOCIATES, LLP**, 1900 Hempstead Turnpike, Suite 501, East Meadow, New York 11554 as associate attorneys in the above-mentioned application, with full power to prosecute said application, to make alterations and amendments therein, and to transact all business in the Patent and Trademark Office connected therewith.

Telephone calls should be made to Frank Chau by dialing (516) 357-0091.

All written communications are to be sent to **Frank Chau, Esq., F. Chau & Associates, LLP, 1900 Hempstead Turnpike, Suite 501, East Meadow, New York 11554.**

International Business Machines
Corporation
T.J. Watson Research Center
Route 134 and Kitchawan Road
Yorktown Heights, New York 10598


Marvin W. Schecter
Registration No. 31,722
Robert P. Tassinari, Jr.
Registration No. 36,030
Attorney for Applicant(s)